

Profit Planning In Commercial Bank: A Case Study of Nepal Investment Bank Limited.

Submitted by

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RECOMMENDATION

This is to certify that Mr. Ganesh Bajgai has prepared the thesis entitled “**Profit Planning In Commercial Bank: A Case Study of Nepal Investment Bank Limited**” under our supervision.

This thesis has been prepared in the form as required by the faculty of management for the partial fulfillment of the **Degree of Master in Business Studies (M.B.S)**.

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“Profit Planning in Commercial Bank: A Case Study of Nepal Investment Bank Limited”

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DECLARATION

I hereby declare that the work reported in this thesis entitle “Profit Planning In Commercial Bank: A Case Study of Nepal Investment Bank Limited” submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirements for the Master Degree in Business Studies (MBS) under the Supervision of my Supervisor Mr. Shankar Raj Joshi and Mr. Tek Bahadur Sijali.

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This thesis has been prepared as a partial fulfillment of the degree of Master in Business Study (MBS).

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ABBREVIATIONS

| | |
|---------|---|
| '000' | Rupees in thousand |
| AGM | Annual General Meeting |
| AOA | Article of Association |
| ATM | Automatic Teller Machine |
| B.S | Bikram Sambat |
| BEP | Break Even Point |
| BIMSTEC | Bengal initiative for Multi- Sectarian Technical and Economic Cooperation |
| BOK | Bank of Kathmandu |
| C.E.O. | Chief Executive Officer |
| C.V | Coefficient of variation |
| CBS | Central Bureau of Statistics |
| COD | Cost of Deposit |
| CVP | Cost Volume Profit |
| DDC | Dairy Development Corporation |
| EBIT | Earning Before Interest & Tax |
| EBL | Everest Bank Limited |
| EPS | Earning Per Share |
| F/Y | Fiscal Year |
| GDP | Gross Domestic Product |
| GON | Government of Nepal |
| HBL | Himalayan Bank Limited |
| HR | Human Resource |
| ICAN | Institute of Chartered Accountants of Nepal |
| ICR | Interest Coverage Ratio |

| | |
|-------|--|
| Int. | International |
| JV | Joint Venture |
| LC | Letter of Credit |
| LDO | Loan Discount & overdraft |
| Ltd. | Limited |
| MBS | Master of Business Studies |
| MOA | Memorandum of Association |
| NABIL | Nepal Arab Bank International Limited |
| NBBL | Nepal Bangladesh Bank Limited |
| NBL | Nepal Bank Limited |
| NGO | Non-government Organization |
| NIBL | Nepal Investment Bank Limited |
| NIDC | Nepal Industrial Development Corporation |
| NLDO | Non Loan Discount & Overdraft |
| NLSS | Nepal Living Standard Survey |
| No. | Number |
| NRB | Nepal Rastra Bank |
| NTL | National Trading Limited |
| O\S | Outstanding |
| OD | Overdraft |
| PE | Probable Error |
| PPC | Profit Planning & Control |
| RBB | Rastra Banijaya Bank |
| RDL | Royal Drugs limited |
| ROE | Return On Equity |
| RS. | Rupees |
| SBI | State Bank of India |

| | |
|------|---------------------------------|
| SCBL | Standard Chartered Bank Limited |
| TSA | Technical Service Agreement |
| TU | Tribhuvan University |
| WTO | World Trade Organization |
| WWW | World Wide Wave |